UNITED STATES BANKRUPTCY COURT

UNITED STATES BANKRUPTCY COURT CALIFORNIA NORTHERN BANKRUPTCY - OAKLAND

In re Michael Rodney Galusha; ;Yolanda Ann Galusha,

Case No. 10-41400

Chapter 13

Notice of Postpetition Mortgage Fees, Expenses, and Charges

If you hold a claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any postpetition fees, expenses and changes that you assert are recoverable against the debtor or against the debtor's principal residence. File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.

Court claim no. (if known): 0

Last four digits of any number

1322 (b) (5) and Bankruptcy Rule 3002.1.

you use to identify the debtor's XXXX4110 account:

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

[x] No	
[] Yes. Date of late notice:	
• •	mm/dd/yyyy

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case or ruled on by the bankruptcy court.

Description	Dates incurred	Amount.
1. Late charges	01/29/2013, 02/19/2013, 03/18/2013, 04/16/2013	(1) \$ <u>322.32</u>
2. Non-sufficient funds (NSF) fees		(2) \$
3. Attorney fees		(3) \$
4. Filing fees and court courts		(4) \$
5. Bankruptcy/Proof of claim fees		(5) \$
6. Appraisal/ Broker's price opinion fees		(6) \$
7. Property inspection fees	01/10/2013, 02/12/2013, 03/21/2013, 04/10/2013	(7) \$ <u>60.00</u>
8. Tax advances (non-escrow)		(8) \$
9. Insurance advances (non-escrow)		(9) \$
10. Property preservation expenses. Specify		(10) \$
11. Other. Specify:		(11) \$
12. Other. Specify:		(12) \$
13. Other. Specify:		(13) \$
14. Other. Specify:		(14) \$
The debtor or trustee may challenge whether	the fees, expenses, and charges you listed are required to be pa	id. See 11 U.S.C.

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(516) 741-2585

Contact phone

Part 2:	Sign	Here
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The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies. Check the appropriate box. [] I am the creditor. [x] I am the creditor's authorized agent. (Attach copy of power of attorney, if any.) I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief. Print: Company Rosicki, Rosicki & Associates, P.C. Address 51 E. Bethpage Road Number Street Plainview 11803 City ZIP Code State

Email agoldberg@rosicki.com

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CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Postpetition Mortgage Fees, Expenses, and Charges has been served by first class mail on:

Patrick L. Forte, Esq. 1 Kaiser Plaza #480 Oakland,, CA 94612-3610

Martha G. Bronitsky, Esq. P.O. Box 9077 Pleasanton, CA 94566

Michael Rodney Galusha 3212 Ashley Way Antioch, CA 94509

Yolanda Ann Galusha 3212 Ashley Way Antioch, CA 94509

August 1 2013

Joe Messina
Joe Messina

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